

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Libby A. Denton

Debtor(s)

Case No. 17 B 26544

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2017.
- 2) The plan was confirmed on 12/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2018.
- 5) The case was Dismissed on 10/25/2018.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,980.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,980.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$314.06
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,314.06**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Istprogress/Istequity/	Unsecured	315.09	NA	NA	0.00	0.00
Americredit Financial Ser Inc	Unsecured	0.00	6,460.46	6,460.46	0.00	0.00
Americredit Financial Ser Inc	Secured	15,418.00	15,147.50	15,147.50	1,407.04	198.44
Avant LLC	Unsecured	7,525.00	8,049.19	8,049.19	0.00	0.00
Barclays Bank Delaware	Unsecured	2,735.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Citibank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/Carsons	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/Fashion Bug	Unsecured	0.00	NA	NA	0.00	0.00
Credit Union 1	Unsecured	725.00	737.45	737.45	0.00	0.00
Dept Of Ed/582/Nelnet	Unsecured	0.00	NA	NA	0.00	0.00
Ditech Financial LLC	Secured	369,000.00	292,438.42	292,438.42	0.00	0.00
Ditech Financial LLC	Secured	18,321.07	18,321.07	18,321.07	739.64	0.00
First Midwest Bank/na	Unsecured	0.00	NA	NA	0.00	0.00
Flagstar Bank	Unsecured	0.00	NA	NA	0.00	0.00
Ford Motor Credit	Unsecured	0.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	5,000.00	5,329.26	5,329.26	0.00	0.00
Internal Revenue Service	Priority	5,000.00	6,722.06	6,722.06	0.00	0.00
Mabt/Contfin	Unsecured	0.00	NA	NA	0.00	0.00
Mabt/Contfin	Unsecured	0.00	NA	NA	0.00	0.00
Midwest Recovery Syste	Unsecured	0.00	NA	NA	0.00	0.00
Navient	Unsecured	0.00	NA	NA	0.00	0.00
OneMain	Unsecured	0.00	NA	NA	0.00	0.00
OneMain Financial	Unsecured	0.00	2,133.59	2,133.59	0.00	0.00
OneMain Financial	Secured	3,433.00	2,479.27	2,479.27	288.34	32.48
Payday Loan Store	Unsecured	3,000.00	3,087.89	3,087.89	0.00	0.00
Synchrony Bank/ JC Penneys	Unsecured	0.00	NA	NA	0.00	0.00
Synchrony Bank/Care Credit	Unsecured	106.00	NA	NA	0.00	0.00
Synchrony Bank/PayPal Cr	Unsecured	0.00	NA	NA	0.00	0.00
Trackers Inc	Unsecured	0.00	NA	NA	0.00	0.00
Usa Credit	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wells Fargo Bank	Unsecured	4,475.00	4,513.32	4,513.32	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$292,438.42	\$0.00	\$0.00
Mortgage Arrearage	\$18,321.07	\$739.64	\$0.00
Debt Secured by Vehicle	\$17,626.77	\$1,695.38	\$230.92
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$328,386.26</b>	<b>\$2,435.02</b>	<b>\$230.92</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,722.06	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,722.06</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,311.16</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,314.06</u>	
Disbursements to Creditors	<u>\$2,665.94</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$6,980.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2019

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.